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OCT 22 2005

Mr James A Reagan
Examiner
Art Unit 3621
C/o Commissioner for Patents
USPTO

FAX : 571-273-8300

RE: RESPONSE FOR YOUR FINAL ACTION LETTER MAILED 30
Sept 2005 FOR CPA - APPLICATION 09/396005

Dear Sir,

In response to the above action letter.

| | |
|---|----|
| Our response | 24 |
| Appendix A | 10 |
| Appendix B | 2 |
| Total faxed pages including this cover page | 37 |

We hereby certified that this response was faxed on the 23 Oct 2005
(Australia Time).

Thank you

Yours truly,



Khai Hee KWAN

OCT 22 2005

Application number: 09/396005

Art Unit: 3621

Applicant: Khai Hee Kwan

Examiner: James A Reagan

Title: Method, apparatus and program to make payment in any currencies through a communication network system using prepaid cards

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

TO: Commissioner for Patents

Virginia 22313-1450

Sir:

In reply to FINAL Office Action Letter mailed on SEPT 30, 2005, we respectfully ask the examiner to consider our response below.

Claims

The rejections and objections are as per Final Office Action Letter Sept 30-2005. We respectfully ask the examiner to enter the amendments as below.

Without conceding the validity of the examiner's argument or the undemonstrated prima facie, and to expedite prosecution of the application, the claims are hereby amended as below and we respectfully seek the examiner's permission to add the following amendments:

1-12. (Canceled)

13. (Previously Presented) In an Internet system having a plurality of computers connected by a network, a user to user payment method executable at host server having a database to transfer stored funds in any currencies over a network under payer's control, comprising:

prompting payer to input payer's account identifier and password;

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